

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/667,353
				Filing Date	September 23, 2003
				First Named Inventor	Michael Cleary, et al
				Art Unit	3691
				Examiner Name	Bijendra K. Shrestha
Sheet	1	of	1	Attorney Docket Number	J47004.000252

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	1	7,392,224	06-2008	Bauer et al.	
	2.	2002/0123965	09-2002	Phillips, Joyce	
	3.	2003/0097331	05-2003	Cohen, Morris E.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1	Tim Huber, The check is in the mail, like it or not, Minneapolis/St. Paul City Business, Minneapolis: Jan 18, 1997, Vol. 14, Iss. 33	
	C2	WikiAnswers, How do commercial banks make profit, http://wiki.answers.com/Q/How_do_commercial_banks_make_profit	
	C3		
	C4		

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